

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Debra Terri Cataldo**  
Debtor(s)

Bankruptcy Case No.: 16-24665-CMB  
Per September 30, 2021 Proceeding  
Chapter: 13  
Docket No.: 126 – 119, 120  
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated July 28, 2021 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$1,171.00 as of October, 2021. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☒ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: The secured claim(s) of the following creditor(s) shall govern, and then following all allowed post-petition payment change notices filed of record: U.S. Bank (Cl. #5-3).

No payments to PHFA (Cl. #2) based on plan provision that lien to be avoided.

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

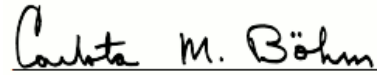
**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

- A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.
- B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).
- C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.
- D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.
- E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.
- F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

  
Carlota M. Böhm, Judge  
United States Bankruptcy Court

Dated: October 1, 2021

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:  
Debra Terri Cataldo  
Debtor

Case No. 16-24665-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: dric

Page 1 of 2

Date Rcvd: Oct 01, 2021

Form ID: 149

Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2021:

Recip ID	Recipient Name and Address
db	+ Debra Terri Cataldo, 632 Penny Drive, Pittsburgh, PA 15235-4243
cr	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	+ BANK OF AMERICA, N.A., 16001 N. Dallas Pkwy, Addison, TX 75001-3311
cr	Bank of America, N.A., U.S. BANK, NATIONAL ASSOCIATION, AS SUCC, PO BOX 31785, TAMPA, FL 33631-3785
14337827	ACS/Education Services, c/o Conduent Business Services, P. O. Box 2461, Harrisburg, PA 17105-2461
14337828	+ Bank Of America, NC4-105-03-14, P. O. Box 26012, Greensboro, NC 27420-6012
14351011	GOAL STRUCTURED SOLUTIONS TR 2015-1 on behalf of, United Student Aid Funds., Navient Solutions, Inc. on behalf of, United Student Aid Funds, Inc, Attn: Bankruptcy Litigation Unit E3149 PO Box 9430, Wilkes Barre, PA 18773-9430
14395756	U.S. BANK, NATIONAL ASSOCIATION, et. al., C/O BANK OF AMERICA, N.A., PO BOX 31785, Tampa, FL 33631-3785
15176840	U.S. BANK, NATIONAL ASSOCIATION, ET.AL., Bank of America, PO BOX 31785, Tampa FL 33631-3785
14808404	+ United Student Aid Funds, Inc (USAF), PO Box 6028, Indianapolis, IN 46206-6028

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Oct 01 2021 23:57:00	GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison, WI 53708
cr	+ Email/Text: blegal@phfa.org	Oct 01 2021 23:57:00	Pennsylvania Housing Finance Agency/HEMAP, 211 N. Front Street PO BOX 15206, Harrisburg, PA 17105-5206
14366677	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 02 2021 00:11:18	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14415232	+ Email/Text: kburkley@bernsteinlaw.com	Oct 01 2021 23:57:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14917735	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Oct 01 2021 23:57:00	GLHEC & Aff: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961
14337829	+ Email/Text: blegal@phfa.org	Oct 01 2021 23:57:00	PA Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
14353627	Email/Text: blegal@phfa.org	Oct 01 2021 23:57:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17101
14337830	Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Oct 01 2021 23:57:00	Verizon, P. O. Box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 8

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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District/off: 0315-2

User: dric

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Date Rcvd: Oct 01, 2021

Form ID: 149

Total Noticed: 18

cr		Bank of America, N.A.
cr		Duquesne Light Company
cr		U.S. BANK, NATIONAL ASSOCIATION, AS SUCCESSOR TRUS
cr		US Bank National Association,etal
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., U.S. Bank, National Association, As Succ, PO BOX 31785, TAMPA, FL 33631-3785
14391367	*P++	PENNSYLVANIA HOUSING FINANCE AGENCY, 211 NORTH FRONT STREET, HARRISBURG PA 17101-1406, address filed with court:, PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17101

TOTAL: 4 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 03, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2021 at the address(es) listed below:**

Name	Email Address
David A. Colecchia	on behalf of Debtor Debra Terri Cataldo colecchia542@comcast.net dcolecchia@my-lawyers.us;jmonroe@my-lawyers.us;sshipley@my-lawyers.us;skerr@my-lawyers.us
Jeremy J. Kobeski	on behalf of Creditor US Bank National Association etal pawb@fedphe.com, mcupecc@grenenbirsic.com
Jodi L. Hause	on behalf of Creditor Bank of America N.A. jodi.hause@phelanhallinan.com, pawb@fedphe.com
Leon P. Haller	on behalf of Creditor Pennsylvania Housing Finance Agency/HEMAP lhaller@pkh.com dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Maria Miksich	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE TO BANK OF AMERICA, N.A. AS SUCCESSOR TO LASALLE BANK, N.A., AS TRUSTEE FO R THE STRUCTURED ASSET INVESTMENT LOAN TRUST, MORTGAGE PASS-THRO UGH CE mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor US Bank National Association etal wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Thomas Song	on behalf of Creditor US Bank National Association etal pawb@fedphe.com

TOTAL: 10